

North Dakota Housing Finance Agency

<https://www.ndhfa.org/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • FirstHome • HomeAccess • North Dakota Roots 	<ul style="list-style-type: none"> • Major Home Improvement • Targeted Area Loans
Special Mortgage Purpose Programs Eligible Uses:	Purchase, rehabilitation	
Down Payment/ Closing Cost Assistance:	<ul style="list-style-type: none"> • Start (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage) • DCA (forgivable loan, must be used in combination with North Dakota Housing Finance Agency first mortgage) 	
Targeted Populations/ Special Programs:	First-time homebuyers, single parents, active military or veterans, disabled household members, elderly household members	
Mortgage Tax Credit Certificate:	Not offered	
Homeownership Education/Counseling:	Not required; provides a link to <i>eHome America</i> online course.	
Individual Development Accounts:	Not offered	
Fannie Mae/Freddie Mac HFA Mortgage Insurance Products:	Not offered	

HELPFUL WEB LINKS

North Dakota First Mortgage Programs (including down payment and closing cost assistance and program specific income and purchase price limits)

<https://www.ndhfa.org/Homeownership/Programs.html>

North Dakota Participating Lenders List

<https://www.ndhfa.org/Finance/ParticipatingLender.aspx>

North Dakota Resources for Lenders

<https://www.ndhfa.org/LenderReAgent/Intro.html>

North Dakota Interest Rates and Available Funds

<https://www.ndhfa.org/Finance/Rates2.aspx>

North Dakota Approved Homebuyer Education

<https://www.ndhfa.org/Homeownership/Education.html>